



CARES Act – Modification to Flexible Spending Accounts (FSAs)

March 30, 2020

The President signed the Coronavirus Aid, Relief, and Economic Security Act (CARES) Act into law on Friday afternoon (March 27, 2020). The Act contains numerous provisions, but there is one section that directly affects flexible spending accounts (FSAs):

- It permanently reinstates coverage of over-the-counter (OTC) drugs and medicines without a prescription! This allows participants to be reimbursed for items such as Tylenol, Advil, Claritin, and Tamiflu. No more need to ask your doctor for unnecessary prescriptions.
- Menstrual products (such as tampons, pads, cups, liners, etc.) are now included as qualifying expenses.

Participants can claim any expenses for qualifying OTC drugs or medicines purchased as of January 1, 2020 or later.

Can a participant make a change in election due to this change? Unfortunately, no. However, participants can make new elections during the next open enrollment to take advantage of this change in coverage. Participants may use existing funds for any of these qualifying expenses incurred on or after January 1, 2020.

What type of documentation will need to be submitted in order to be reimbursed for these items? The same documentation used for other claims. Participants will need an itemized receipt from the merchant indicating: store name, purchase date, description of product and cost of the item.

Can the ASIFlex debit card be used for these items? Yes. However, please keep in mind that merchants will need some time to update their Inventory Information Approval System (IIAS) in order for these items to be recognized as eligible. Please be patient as many merchants are currently understaffed. It is anticipated that this process could take up to six weeks.

What if the items do not show as eligible when the debit card is used? Initially, debit cards may not work for these items. If the card cannot be used to purchase these items, simply snap a picture of the itemized store receipt and submit the claim via the mobile app or file a claim online after scanning the documentation.

Which merchants will accept the ASIFlex card for these types of purchases? We anticipate that the same merchants who accept cards now for general OTC health care products will accept the cards for OTC drugs and medicines. But keep in mind the merchants will need time to modify their inventory system before the debit card will be accepted.

Who should you contact if you have questions? ASIFlex via phone 1-800-659-3035, email asi@asiflex.com, or find additional information on the website at www.asiflex.com.

ASIFlex will also be releasing email and text alerts with a brief update referring plan participants to the updated website.

Click [here](#) for more information about this important change!

State of Montana Health Care & Benefits Division

Call (406) 444-7462 or Toll-Free (800) 287-8266

Hearing Impaired TTY (406) 444-1421 - Fax (406) 444-0080

Email benefitsquestions@mt.gov

PO Box 200130, 100 N. Park Avenue, Suite 320, Helena, MT 59620-0130

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-999-1062 (TTY: 1-855-999-1063).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-855-999-1062 (TTY: 1-855-999-1063).